Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2005

Large Insurers (400 Claims or more per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
SI	CITY OF MILWAUKEE	208	5	97.60%	99.16%	98.80%
29157	UNITED WISCONSIN	235	6	97.45%	98.37%	98.53%
24988	SENTRY INSURANCE A MUTUAL CO	439	13	97.04%	98.03%	96.02%
14184	ACUITY INSURANCE CO	378	22	94.18%	97.10%	94.62%
42404	LIBERTY INSURANCE CORP	188	11	94.15%	93.34%	93.55%
SI	DEPT OF ADMINISTRATION	111	7	93.69%	96.54%	96.17%
24449	REGENT INSURANCE CO	202	13	93.56%	96.57%	96.13%
21407	EMCASCO INSURANCE CO	75	5	93.33%	96.75%	96.79%
25674	TRAVELERS PROPERTY CAS CO OF A	236	16	93.22%	96.20%	96.52%
15350	WEST BEND MUTUAL INS CO	473	34	92.81%	96.48%	96.94%
16535	ZURICH AMERICAN INSURANCE CO	364	29	92.03%	93.13%	91.26%
21458	EMPLOYERS INSURANCE CO OF WA	285	25	91.23%	95.03%	95.42%
26042	WAUSAU UNDERWRITERS INS CO	122	11	90.98%	93.54%	93.34%
24147	OLD REPUBLIC INS CO	130	14	89.23%	94.75%	90.99%
15261	SOCIETY INSURANCE A MUTUAL C	311	36	88.42%	95.60%	97.67%
22667	ACE AMERICAN INSURANCE CO	244	31	87.30%	87.28%	77.13%
23043	LIBERTY MUTUAL INS CO	102	17	83.33%	91.77%	89.54%
20494	TRANSPORTATION INSURANCE CO	102	24	76.47%	80.86%	81.41%
23035	LIBERTY MUTUAL FIRE INS CO	68	16	76.47%	91.24%	89.10%
	Totals for Group:	4,273	335	92.16%	95.07%	94.14%

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2005

Medium Size Insurers (85 -399 Claims or more per year)

NAICE NSILIER				<u>Forfeitures</u>	No Penalty		
SI	<u>NAIC</u>	INSURER	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
SI UW-SYSTEM ADMINISTRATION 34 1 97.0%% 99.47% 97.88% SI MILWAUKEE BOARD OF SCHOOL D 78 1 98.72% 99.37% 97.24% 14303 INTEGRITY MUTUAL INS CO 88 0 100.00% 99.36% 99.05% 22543 SECURA INSURANCE A MUTUAL C 104 2 98.09% 98.76% 97.15% 19038 TRAVELERS CASUALTY & SURETY C 13 1 92.31% 98.51% 96.36% 11250 COMMUNITY INS CORP 34 2 94.12% 98.841% 98.99% 10677 CINCINNATI INSURANCE CO THE 106 5 95.28% 98.00% 96.46% SI SCKINEIDER NATIONAL CARRIERS I 27 0 100.00% 97.67% 96.53% 15682 TRAVELERS INDEMNITY CO OF CT T 34 1 97.67% 96.53% 15141 EMPLOYERS MUTUAL CASUALTY C 169 9 94.67% 96.76% 96.53% 15591 RURAL MUTUAL INS CO 36 <t< td=""><td>22322</td><td>GREENWICH INSURANCE CO</td><td>57</td><td>0</td><td>100.00%</td><td>99.65%</td><td>98.94%</td></t<>	22322	GREENWICH INSURANCE CO	57	0	100.00%	99.65%	98.94%
SI	SI	KOHLER CO	58	1	98.28%	99.60%	96.44%
14303	SI	UW-SYSTEM ADMINISTRATION	34	1	97.06%	99.47%	97.88%
22543 SECURA INSURANCE A MUTUAL C 104 2 98.08% 98.76% 97.15% 19038 TRAVELERS CASUALTY & SURETY C 13 1 92.21% 98.41% 99.99% 10577 CLOCINNATI INSURANCE CO THE 106 5 95.28% 98.00% 96.68% SI SCIINEIDER NATIONAL CARRIERS I 27 0 100.00% 97.70% 96.25% SI SCINEIDER NATIONAL CARRIERS I 27 0 100.00% 97.70% 96.25% SI MILWAUKEE TRANSPORT SERVIC 36 2 94.44% 97.41% 98.30% 21415 EMPLOYERS MUTUAL CASUALTY C 169 9 94.67% 96.76% 96.53% 15091 RURAL MUTUAL INS CO 74 6 91.89% 96.72% 97.82% 26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.30% 99.88% 13935 FEDERATED MUTUAL INS CO 39 2 94.87% 96.30% 99.88% 13895 AMERICAN INTERSTATE INS CO	SI	MILWAUKEE BOARD OF SCHOOL D	78	1	98.72%	99.37%	97.24%
19038 TRAVELERS CASUALTY & SURETY C	14303	INTEGRITY MUTUAL INS CO	88	0	100.00%	99.36%	99.05%
11250 COMMUNITY INS CORP 34 2 94.12% 98.41% 98.99% 10677 CINCINATI INSURANCE CO THE 106 5 95.28% 98.00% 96.46% S1 SCHNEIDER NATIONAL CARRIERS I 27 0 100.00% 97.70% 96.25% 25682 TRAVELERS INDEMNITY CO OF CT T 34 1 97.06% 97.64% 97.17% SI MILWAUKEE TRANSPORT SERVIC 36 2 94.44% 97.41% 98.30% 15091 RURAL MUTUAL INS CO 74 6 91.89% 96.76% 99.53% 15091 RURAL MUTUAL INS CO 39 6 93.26% 96.36% 95.88% 26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.36% 95.88% 24414 GENERAL CAS CO OF WI 56 1 98.27% 96.30% 95.88% 13935 AMERICAN INTERSTATE INS CO 29 3 86.66% 96.12% 97.32% 18895 AMERICAN FAMILY MUTUAL INS CO 23	22543	SECURA INSURANCE A MUTUAL C	104	2	98.08%	98.76%	97.15%
1067	19038	TRAVELERS CASUALTY & SURETY C	13	1	92.31%	98.51%	96.36%
1067	11250	COMMUNITY INS CORP	34	2	94.12%	98.41%	98.99%
25682 TRAVELERS INDEMNITY CO OF CT T 34 1 97.06% 97.64% 97.17% SI MILWAUKEE TRANSPORT SERVIC 36 2 94.44% 97.41% 98.30% 15091 RURAL MUTUAL INS CO 74 6 91.89% 96.72% 97.82% 26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.36% 95.88% 24414 GENERAL CAS CO OF WI 56 1 92.12% 96.30% 97.50% 31895 FEDERATED MUTUAL INS CO 39 2 94.87% 96.30% 97.50% 31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 1898 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS C 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.5% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 1	10677	CINCINNATI INSURANCE CO THE	106		95.28%	98.00%	96.46%
SI MILWAUKEE TRANSPORT SERVIC 36 2 94.44% 97.41% 98.30% 21415 EMPLOYERS MUTUAL CASUALTY C 169 9 94.67% 96.76% 95.33% 15091 RURAL MUTUAL INS CO 74 6 91.89% 96.72% 97.82% 26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.30% 95.88% 24414 GENERAL CAS CO OF WI 56 1 98.21% 96.30% 96.18% 13935 FEDERATED MUTUAL INS CO 29 3 89.66% 96.30% 97.50% 24830 CITIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.88% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 18988 AUTO OWNERS INS CO 23 4 89.47% 94.58% 95.79% 18988 AUTO OWNERS INS CO 38 4 89.47% 94.58% 95.79% 18978 FRANKENMUTH MUTUAL INS CO 94 16	SI	SCHNEIDER NATIONAL CARRIERS I	27	0	100.00%	97.70%	96.25%
21415 EMPLOYERS MUTUAL CASUALTY C 169 9 94.67% 96.76% 96.33% 15091 RURAL MUTUAL INS CO 74 6 91.89% 96.72% 97.82% 26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.36% 95.88% 24414 GENERAL CAS CO OF WI 56 1 98.21% 96.30% 97.50% 31895 AMERICAN INTERSTATE INS CO 39 2 94.87% 96.30% 97.50% 31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 24830 CITTIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.88% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS C 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.70% 91.23% SI CITY OF MADISON <td< td=""><td>25682</td><td>TRAVELERS INDEMNITY CO OF CT T</td><td>34</td><td>1</td><td>97.06%</td><td>97.64%</td><td>97.17%</td></td<>	25682	TRAVELERS INDEMNITY CO OF CT T	34	1	97.06%	97.64%	97.17%
21415 EMPLOYERS MUTUAL CASUALTY C 169 9 94.67% 96.76% 96.33% 15091 RURAL MUTUAL INS CO 74 6 91.89% 96.72% 97.82% 26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.36% 95.88% 24414 GENERAL CAS CO OF WI 56 1 98.21% 96.30% 95.88% 13935 FEDERATED MUTUAL INS CO 39 2 94.87% 96.30% 97.50% 31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 24830 CITTIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.83% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 95.79% 18988 AUTO OWNERS INS CO 24 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.70% 31 CITY OF MADISON 38 8 <	SI	MILWAUKEE TRANSPORT SERVIC	36	2	94.44%	97.41%	98.30%
26069 WAUSAU BUSINESS INS CO 89 6 93.26% 96.36% 95.88% 24414 GENERAL CAS CO OF WI 56 1 98.21% 96.30% 96.18% 31895 FEDERATED MUTUAL INS CO 39 2 94.87% 96.30% 97.50% 24830 CITIES & VILLAGES MUTUAL INS C 29 3 89.66% 95.88% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS C 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 92.23% 51 CITY OF MADISON 38 8 8.78.95% 94.0% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 19410 GOMBERCE & INDUSTRY INS CO 50	21415	EMPLOYERS MUTUAL CASUALTY C	169	9	94.67%	96.76%	96.53%
24414 GENERAL CAS CO OF WI 56 1 98.21% 96.30% 95.50% 13935 FEDERATED MUTUAL INS CO 39 2 94.87% 96.30% 97.50% 31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 24830 CITIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.83% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS CO 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.0% 92.84% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.0% 92.84% 19410 COMMERCE & INDUSTRY INS CO 94<	15091	RURAL MUTUAL INS CO	74	6	91.89%	96.72%	97.82%
24414 GENERAL CAS CO OF WI 56 1 98.21% 96.30% 95.50% 13935 FEDERATED MUTUAL INS CO 39 2 94.87% 96.30% 97.50% 31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 24830 CITIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.83% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS C 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 10166 ACCIDENT FUND INS CO OF AMERIC 102		WAUSAU BUSINESS INS CO	89				
31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 24830 CITIES & VIILLAGES MUTUAL INS C 22 3 86.36% 95.88% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS C 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 19410 COMMERCE & INDUSTRY INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL INSUCANCE CORPATION 91	24414	GENERAL CAS CO OF WI	56	1	98.21%	96.30%	
31895 AMERICAN INTERSTATE INS CO 29 3 89.66% 96.12% 97.32% 24830 CITIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.88% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS CO 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.26% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 91		FEDERATED MUTUAL INS CO	39	2			
24830 CITIES & VILLAGES MUTUAL INS C 22 3 86.36% 95.88% 95.79% 18988 AUTO OWNERS INS CO 23 2 91.30% 95.83% 97.21% 19275 AMERICAN FAMILY MUTUAL INS CO 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.68% 19410 COMMERCE & INDUSTRY INS CO 50 3 94.00% 93.64% 93.08% 51 GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 51 GENERAL MOTORS CORPORATION 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 <t< td=""><td>31895</td><td>AMERICAN INTERSTATE INS CO</td><td>29</td><td>3</td><td>89.66%</td><td>96.12%</td><td>97.32%</td></t<>	31895	AMERICAN INTERSTATE INS CO	29	3	89.66%	96.12%	97.32%
19275 AMERICAN FAMILY MUTUAL INS C 45 4 91.11% 95.63% 96.60% 20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 10166 ACCIDENT FUND INS CO OF AMERIC 102 11 89.22% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86		CITIES & VILLAGES MUTUAL INS C	22	3	86.36%	95.88%	95.79%
20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 10166 ACCIDENT FUND INS CO OF AMERIC 102 11 89.22% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 11 <t< td=""><td>18988</td><td>AUTO OWNERS INS CO</td><td>23</td><td>2</td><td>91.30%</td><td>95.83%</td><td>97.21%</td></t<>	18988	AUTO OWNERS INS CO	23	2	91.30%	95.83%	97.21%
20508 VALLEY FORGE INS CO 38 4 89.47% 94.58% 93.40% 13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 10166 ACCIDENT FUND INS CO OF AMERIC 102 11 89.22% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 11 <t< td=""><td></td><td>AMERICAN FAMILY MUTUAL INS C</td><td>45</td><td>4</td><td></td><td></td><td></td></t<>		AMERICAN FAMILY MUTUAL INS C	45	4			
13986 FRANKENMUTH MUTUAL INS CO 94 16 82.98% 94.17% 97.23% SI CITY OF MADISON 38 8 78.95% 94.08% 92.68% 19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 10166 ACCIDENT FUND INS CO OF AMERIC 102 11 89.22% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.7% 91.10% 20281 FEDERAL INSURANCE CO 46	20508	VALLEY FORGE INS CO		4			
19410 COMMERCE & INDUSTRY INS CO 94 10 89.36% 94.07% 92.84% 10166 ACCIDENT FUND INS CO OF AMERIC 102 11 89.22% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.33% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 99.7% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.66% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 1		FRANKENMUTH MUTUAL INS CO	94	16	82.98%	94.17%	
10166 ACCIDENT FUND INS CO OF AMERIC 102 11 89.22% 93.79% 91.70% 26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 27		CITY OF MADISON	38				
26425 WAUSAU GENERAL INS CO 50 3 94.00% 93.64% 93.08% SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47	19410	COMMERCE & INDUSTRY INS CO	94	10	89.36%	94.07%	92.84%
SI GENERAL MOTORS CORPORATION 9 2 77.78% 92.73% 97.23% 31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 28	10166	ACCIDENT FUND INS CO OF AMERIC	102	11	89.22%	93.79%	91.70%
31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 40827 VIRGINIA SURETY CO INC 19	26425	WAUSAU GENERAL INS CO	50	3	94.00%	93.64%	93.08%
31003 TRI STATE INS CO OF MN 91 9 90.11% 92.67% 95.22% 25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 40827 VIRGINIA SURETY CO INC 19	SI	GENERAL MOTORS CORPORATION	9	2	77.78%	92.73%	97.23%
25402 AMCOMP ASSURANCE CORP 114 20 82.46% 90.50% 95.49% 19380 AMERICAN HOME ASSURANCE CO 86 8 90.70% 90.03% 92.38% 23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 <td>31003</td> <td>TRI STATE INS CO OF MN</td> <td>91</td> <td>9</td> <td>90.11%</td> <td>92.67%</td> <td></td>	31003	TRI STATE INS CO OF MN	91	9	90.11%	92.67%	
23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR	25402	AMCOMP ASSURANCE CORP	114	20	82.46%	90.50%	
23817 ILLINOIS NATIONAL INS CO 111 20 81.98% 89.77% 91.10% 20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR	19380	AMERICAN HOME ASSURANCE CO	86	8	90.70%	90.03%	92.38%
20281 FEDERAL INSURANCE CO 46 17 63.04% 88.98% 92.62% 35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO		ILLINOIS NATIONAL INS CO	111	20			
35386 FIDELITY & GUARANTY INS CO 69 8 88.41% 88.76% 84.83% 19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA		FEDERAL INSURANCE CO	46	17	63.04%	88.98%	
19682 HARTFORD FIRE INSURANCE CO 16 1 93.75% 85.94% 91.91% 24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83% <td></td> <td>FIDELITY & GUARANTY INS CO</td> <td></td> <td></td> <td></td> <td>88.76%</td> <td></td>		FIDELITY & GUARANTY INS CO				88.76%	
24228 PEKIN INSURANCE CO 21 5 76.19% 83.95% 90.11% 19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%		HARTFORD FIRE INSURANCE CO		1			
19429 INSURANCE COMPANY OF STATE O 47 7 85.11% 83.11% 83.89% 29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%		PEKIN INSURANCE CO		5			
29459 TWIN CITY FIRE INS CO 67 19 71.64% 81.89% 90.54% 24767 ST PAUL FIRE & MARINE INS CO 28 5 82.14% 80.75% 91.35% 40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%		INSURANCE COMPANY OF STATE O					
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40827 VIRGINIA SURETY CO INC 19 8 57.89% 80.28% 95.24% 19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%							
19445 NATIONAL UNION FIRE INS CO OF P 47 10 78.72% 80.00% 80.14% 43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%		VIRGINIA SURETY CO INC					
43575 INDEMNITY INSURANCE CO OF NOR 27 4 85.19% 76.28% 78.54% 30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%		NATIONAL UNION FIRE INS CO OF P	47				
30104 HARTFORD UNDERWRITERS INS CO 41 10 75.61% 75.45% 87.08% 25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%	43575	INDEMNITY INSURANCE CO OF NOR	27	4	85.19%	76.28%	
25887 UNITED STATES FIDELITY & GUARA 6 9 -50.00% 67.50% 75.23% 22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%							
22748 PACIFIC EMPLOYERS INS CO 1 3 -200.00% 62.50% 43.83%							
		PACIFIC EMPLOYERS INS CO	1	3			
		Totals for Group:	2,477	269	89.14%	93.09%	93.19%

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2005

Small Size Insurers (Less than 85 Claims per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	INSURER	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
36919	HAWKEYE SECURITY INS CO	30	0	100.00%	99.07%	98.65%
13714	PHARMACISTS MUTUAL INS CO	9	0	100.00%	97.78%	98.41%
10804	CONTINENTAL WESTERN INS CO	16	0	100.00%	100.00%	98.36%
13021	UNITED FIRE & CASUALTY CO	6	2	66.67%	91.18%	97.93%
10472	CAPITOL INDEMNITY CORP	22	0	100.00%	100.00%	97.90%
15377	WESTERN NATIONAL MUTUAL INS C	15	1	93.33%	95.45%	97.32%
33588	FIRST LIBERTY INS CORP THE	11	0	100.00%	100.00%	97.30%
14117	GRINNELL MUT REINSUR CO	8	0	100.00%	97.14%	97.09%
23434	MIDDLESEX INSURANCE CO	109	0	100.00%	97.43%	97.03%
25143	STATE FARM FIRE & CASUALTY CO	7	0	100.00%	96.55%	96.88%
SI	COUNTY OF OZAUKEE	5	0	100.00%	94.74%	96.83%
SI	FEDERAL EXPRESS CORPORATION	17	4	76.47%	91.30%	96.73%
11371	GREAT WEST CASUALTY CO	26	2	92.31%	97.22%	96.59%
25976	UTICA MUTUAL INS CO	14	0	100.00%	98.00%	96.49%
19259	SELECTIVE INS CO OF SOUTH CARO	25	1	96.00%	97.37%	96.14%
SI	WISCONSIN BELL INC	13	1	92.31%	96.83%	96.13%
18767	CHURCH MUTUAL INSURANCE CO	11	0	100.00%	90.24%	95.74%
21261	ELECTRIC INSURANCE CO	2	1	50.00%	96.00%	95.35%
15393	WISCONSIN AMERICAN MUTUAL I	0	1	0.00%	0.00%	95.15%
20397	VIGILANT INSURANCE CO	5	1	80.00%	90.00%	94.51%
SI	STORA ENSO NORTH AMERICA COR	28	1	96.43%	96.77%	93.99%
21865	ASSOCIATED INDEMNITY CORP	28	2	92.86%	94.32%	93.66%
40142	AMERICAN ZURICH INS CO	14	0	100.00%	95.45%	93.43%
SI	KWIK TRIP INC	14	1	92.86%	96.30%	93.38%
21180	SENTRY SELECT	11	0	100.00%	91.49%	93.33%
SI	ST FRANCIS HOSPITAL INC	1	0	100.00%	66.67%	92.31%
26271	ERIE INSURANCE EXCHANGE	3	0	100.00%	94.12%	92.00%
21113	UNITED STATES FIRE INS CO	10	2	80.00%	87.50%	91.82%
39357	TRAVELERS INSURANCE CO THE	0	1	0.00%	75.00%	91.67%
23841	NEW HAMPSHIRE INSURANCE CO	34	2	94.12%	91.60%	91.08%
19305	ASSURANCE COMPANY OF AMER	1	0	100.00%	92.31%	90.82%
12262	PENN MFRS ASSOCIATION INS CO	0	0	0.00%	88.89%	90.79%
14176	HASTINGS MUTUAL INS CO	19	3	84.21%	90.00%	90.21%
SI	TARGET CORP (STORES)	25	7	72.00%	75.00%	89.69%
26662	MILWAUKEE CASUALTY INSURAN	7	2	71.43%	76.67%	89.66%
19356	MARYLAND CASUALTY CO	7	0	100.00%	89.29%	89.19%
20346	PACIFIC INDEMNITY CO	8	2	75.00%	88.89%	88.72%
13439	PARTNERS MUTUAL INS CO	4	4	0.00%	73.68%	88.24%
24589	AMERICAN & FOREIGN INS CO	1	1	0.00%	40.00%	87.87%
20427	AMERICAN CASUALTY CO OF REA	19	0	100.00%	91.67%	87.85%
40967	ST PAUL FIRE & CASUALTY INS CO	3	1	66.67%	75.00%	87.02%
24902	SECURITY INSURANCE CO OF HART	0	0	0.00%	100.00%	86.27%
24678	ROYAL INDEMNITY CO	1	1	0.00%	-133.33%	86.08%
SI	DAIMLERCHRYSLER CORPORATIO	8	1	87.50%	94.87%	85.63%
20443	CONTINENTAL CASUALTY CO	9	8	11.11%	68.33%	84.31%
23787	NATIONWIDE MUTUAL INS CO	22	8	63.64%	72.04%	83.90%
29424	HARTFORD CASUALTY INS CO	6	6	0.00%	61.54%	83.54%
29424 SI	EMERSON ELECTRIC COMPANY	3	5	-66.67%	67.65%	82.79%
20486	TRANSCONTINENTAL INSURANCE C	5	2	60.00%	72.41%	82.73%
20480 SI	INTERNATIONAL PAPER COMPANY	1	0	100.00%	95.24%	82.73%
21	INTERNATIONAL PAPER CUMPAN I	1	U	100.00%	93.24%	04.08%

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2005

Small Size Insurers (Less than 85 Claims per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
SI	CITY OF KENOSHA	2	3	-50.00%	79.17%	81.72%
24775	ST PAUL GUARDIAN INS CO	1	0	100.00%	100.00%	80.00%
21873	FIREMANS FUND INS CO	6	3	50.00%	70.00%	79.17%
30562	AMERICAN MANUFACTURERS MUT	1	0	100.00%	100.00%	77.91%
25879	FIDELITY & GUARANTY INS UNDERW	7	0	100.00%	81.25%	76.39%
22918	AMERICAN MOTORISTS	0	1	0.00%	50.00%	76.11%
24872	CONNECTICUT INDEMNITY CO THE	0	3	0.00%	-500.00%	75.90%
34207	WESTPORT INSURANCE CORPORAT	6	0	100.00%	89.47%	74.40%
18910	AMERICAN PROTECTION INS CO	3	2	33.33%	69.23%	72.11%
14508	MICHIGAN MILLERS MUTUAL INS C	12	3	75.00%	70.00%	69.70%
41181	UNIVERSAL UNDERWRITERS INS C	2	0	100.00%	82.61%	66.09%
SI	JEWEL FOOD STORES INC	3	0	100.00%	84.85%	58.24%
24074	OHIO CASUALTY INS CO	0	6	0.00%	-83.33%	42.86%
22977	LUMBERMENS MUTUAL CAS CO	0	4	0.00%	0.00%	41.38%
20702	ACE FIRE UNDERWRITERS INSURAN	5	2	60.00%	78.38%	39.19%
19895	ATLANTIC MUTUAL INS CO	0	1	0.00%	-50.00%	24.14%
	Totals for Group:	691	102	85.24%	88.75%	87.41%